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Before the State of South Carolina
Department of Insurance

STATE OF SOUTH CAROLINA
DEPARTMENT OF INSURANCE

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In the matter of:

SCDOI File Number 2003-116338

Steven Glymph/ B.E.L. Bonding
Post Office Box 1287
Gaffney, South Carolina 29342

Consent Order
Imposing Administrative Penalty

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Steven Glymph, dba B.E.L. Bonding Group, Inc., a licensed South Carolina resident Professional Bail Bondsman.

Upon review of this matter, I hereby find as fact, that B.E.L. failed to adequately report 7 Bonds with the Cherokee County Clerk of Court, for the month of October 2002. Mr. Glymph acknowledges this and contends this failure resulted from inadvertence and oversight and not from any intent to avoid the requirements of the law. Nevertheless, these actions can ultimately lead to the revocation of his license to transact the business of insurance as an agent in South Carolina following a public hearing at the Administrative Law Judge Division pursuant to S.C. Code Ann. § 38-53-160 (Supp.2002).

Rather than awaiting the outcome of impending administrative disciplinary proceedings against him, Steven Glymph and the Department agreed to submit the entire matter to me, along with their specific recommendation, for my summary decision. The consensual recommendation was that, in lieu of the Department seeking to revoke Mr. Glymph's license, he would waive his right to a public hearing and immediately pay to the Department an administrative fine in the total amount of \$500.00.

Section 38-53-310 of the South Carolina Code states, in pertinent part, "Each professional bail bondsman shall file with the clerk of the county of his principal place of business and any other county where he is doing business a report...regarding all bail bonds on which he is liable as of the first day of each month..." Section 38-53-150(A) grants the Director of Insurance the authority to revoke "any license issued under this chapter for...(7) failure to comply with or violation of the provisions of Chapter 53 or of any order or regulation of the Director."□

After a thorough review of the record, and pursuant to my findings of fact, I hereby conclude as a matter of law, that B.E.L. Bonding/ Steven Glymph has violated S.C. Code Ann. § 38-53-310 (Supp. 2002). As a result, I can now take administrative disciplinary action against his resident insurance agent license. However, under the discretionary authority provided to me within S.C. Code Ann. § 38-53-150 (B) (Supp. 2002), and after carefully considering the recommendation of the parties, I hereby impose against Steven Glymph an administrative fine in the total amount of \$500.00. Mr. Glymph must pay that fine within ten days of the date of my signature upon this consent order.

B.E.L. Bonding

If he does not timely pay that total fine amount, both his license to transact business as a professional bail bondsman and that of B.E.L. Bonding Group, Inc. will be revoked without any further disciplinary proceedings.

The parties have reached this agreement through negotiation and compromise and in consideration of the Department having never taken any administrative disciplinary action against either Steven Glymph or B.E.L. Bonding Group, Inc. before, of Steven Glymph being current with all of his monthly filings, and of Mr. Glymph's assurance that in the future he will comply with the state's insurance laws. The parties expressly agree and understand Steven Glymph's payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter.


By her signature upon this consent order, Steven Glymph, for B.E.L. Bonding Group, Inc. acknowledges that he understands that this administrative order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2002).

Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110(3) (Supp. 2002), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that Steven Glymph shall, within ten days of the date of my signature on this consent order, pay through the Department an administrative fine in the total amount of \$500.

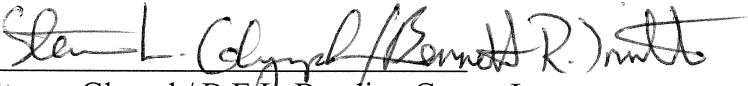
It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states and a copy be placed in Steven Glymph/ B.E.L. Bonding Group, Inc.'s licensing file.

This consent order becomes effective as of the date of my signature below.


Ernst N. Csiszar
Director

Mar 24, 2003, at
Columbia, South Carolina

I CONSENT:


Steven Glymph/ B.E.L. Bonding Group, Inc.
Post Office Box 1287
Gaffney, South Carolina 29342.

Dated this 18 day of March, 2003